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ABSTRACT

One of a series that compiles and interprets data from a variety of sources on one particular subject of interest to life insurance executives, this report deals with women in the labor force. It can be used in the design of new products and services, to meet changing consumer needs, the selection of new markets and marketing strategies, for the formulation of new advertising, and public relations generally. Most of the data sources used are governmental. The report presents a summary of the changing characteristics of working women, their employment patterns, their occupations and earnings, and attitudes toward finances, work, and family roles. Some questions and implications are also raised for consideration by life and health insurance companies. Tremendous changes have occurred over the past three decades in the women's labor force. Between 1950 and 1979 the number of women in the work force swelled by 136%--over 25 million women joined the labor force. The proportion of working mothers with preschool-age children tripled in the last 30 years. Women's employment in traditionally male occupations is on the rise but their representation in these job categories is still disproportionately low. Work related problems identified by women in various surveys focused on time problems; the lack of leisure time; and work and family scheduling problems. (Author/RM)

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DataTrack 7

WOMEN IN THE LABOR FORCE

The premise behind *DataTrack* is that the life insurance product and business are deeply intertwined with a great many aspects of American life. Changes in society will continue to have a definite impact on the future of the business. *DataTrack* provides concise measures of these trends over several decades. Each issue compiles data from a variety of sources, mainly government, on one particular subject of interest to life insurance executives. *DataTrack* can be useful in the design of new products and services to meet changing consumer needs; the selection of new markets and marketing strategies; for the formulation of new advertising; and public relations generally.

DataTrack 7 traces the tremendous changes that have occurred over the past three decades in the women's labor force. The report presents a summary of the changing characteristics of working women, their employment patterns, their occupations and earnings, and attitudes toward finances, work and family roles. Finally, some questions and implications are raised for consideration by life and health insurance companies.

Seventh in a series of reports which compile and interpret statistical information of direct concern to life insurance executives.

1980

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EXECUTIVE SUMMARY

One observer calls it "the subtle revolution";* another, "the single most outstanding phenomenon of the century";† and a third, "one of the most far-reaching transformations of our history."‡ Between 1950 and 1979 the number of women in the work force swelled by 136%. Over 25 million women joined the labor force. The accelerated movement of women—particularly married women—into the work force continues to build and continues to make a mark upon our society and its institutions.

The forces behind this phenomenon are rooted in the complexities of changing economic and social systems:

- The expansion of white collar and service jobs;
- The increase in part-time employment opportunities;
- Higher educational attainment of women;
- The need of many families for more than one income to keep pace with inflation;
- Changes in patterns of childbearing and family size;
- High divorce rates and the tremendous rise in families maintained by women;
- The enactment of legislation to prohibit sex-based discrimination and government action to enforce these laws;
- The desire, by many married women, for financial independence; and
- A growing acceptance of mothers working outside the home.§

Some of the major consequences of the above social and economic developments are explored in *DataTrack* 7, including the following highlights:

- Over one-half of all women 16 years of age and older were in the labor force in 1979, compared to one-third in 1950.
- Married couples in which both husband and wife are in the work force now outnumber those in which only the husband works outside the home.

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*Ralph E. Smith, (ed.), *The Subtle Revolution: Women at Work*, The Urban Institute, Washington, DC, 1979.

†Eli Ginzberg, former Director, National Commission on Manpower Policy.

‡Barbara B. Reagan, "De Facto Job Segregation," in *Women in the Labor Force*, Ann Foote Cahn, (ed.), Praeger Publishers, New York, 1979.

§For further discussion of the factors contributing to the increased labor force participation of women, refer to U.S. Department of Labor, *1975 Handbook on Women Workers;* William H. Chafe, "Looking Backward in Order to Look Forward: Women, Work and Social Values in America," in Juanita M. Kreps (ed.), *Women and the American Economy*, Prentice-Hall, Inc., Englewood Cliffs, NJ, 1976; Ralph E. Smith, "The Movement of Women into the Labor Force," in Ralph E. Smith (ed.), *The Subtle Revolution: Women at Work*, The Urban Institute, Washington, DC, 1979.

- The proportion of working mothers with preschool-age children tripled in the last 30 years.
- The largest number of working women are in full-time jobs the year around.
- Women's employment in traditionally male occupations is on the rise but their representation in these job categories is still disproportionately low.
- The median earnings of women working in year-round, full-time jobs in 1978 was only 60% as much as men's earnings, a little less than in 1955.
- The proportion of women holding financial items such as bank accounts, loans and stocks in their own name appears to be on the rise.
- Life insurance ownership by women is increasing, particularly among those owning group life insurance: the proportion almost doubled between 1960 and 1976 from 11% to 21%.
- A happy family life remained the most important life goal for most persons in 1978 but there are indications that commitments to work are gaining in importance, especially among women.
- Work-related problems identified by women in various surveys focused on time problems: the lack of leisure time and work and family scheduling problems.

The life and health insurance business must assess the impact of these trends on its products and processes. For example, the greater understanding of various segments of the women's market may help in providing policies and services that better relate to the variety of women's lifestyles and financial requisites. Agency force communications might include more data about the growing number of women who work outside the home. Also, companies may wish to study how shifts in traditional attitudes toward work and family roles relate to the perceived need for life insurance products. As more mothers work outside the home, companies also face challenging management issues. Parents may turn increasingly to their employers for help in relieving the pressures of work-family conflicts. As more workers break from the stereotypical male breadwinner family form, the demand for greater individual choice in benefit options will become stronger. These and other questions and implications for life and health insurance businesses are discussed in *DataTrack* 7, "Women in the Labor Force."

THEIR NUMBERS

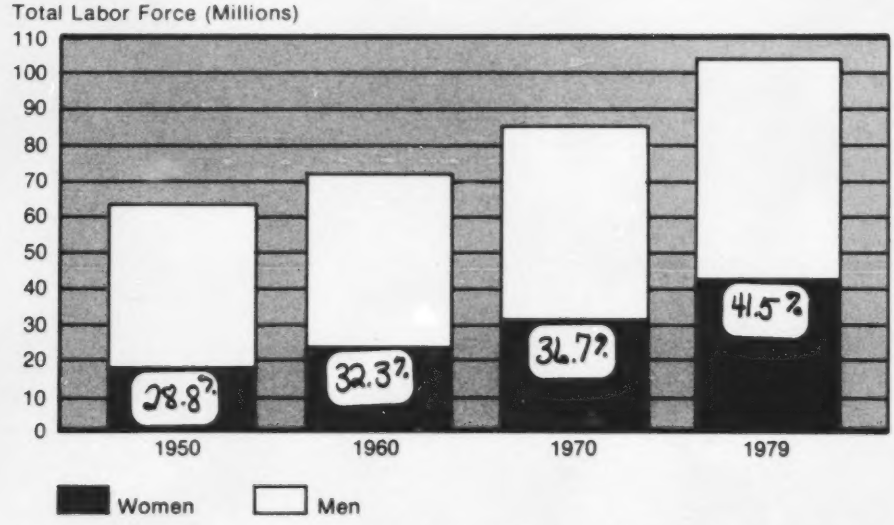
The first section of *DataTrack* traces the phenomenal growth of women in the labor force during the three decades following the end of World War II. Four dimensions of this growth are covered: (1) the increase in numbers of women in the labor force; (2) the rise in the proportion of the labor force that is female; (3) the increase in the labor force participation rate, that is, the proportion of all women in the population who are working or looking for work; and (4) the rise of unemployment figures. Corresponding data for men are included for comparisons. The final table in this section projects continued labor force growth of women—particularly mothers—during the 1980s.

1. In 1979, 41% of all persons in the labor force were women, up from 29% in 1950.

With an addition of 25 million between 1950 and 1979, the female labor force expanded 136%, compared to a 35% growth in the male labor force. Six out of every 10 workers added to the labor force since 1950 have been women.

Figure 1.

Proportion of Total Labor Force that is Female, 1950-1979



NOTE: The "total labor force" represents all noninstitutionalized persons 16 years and over — including those in the Armed Forces — who are working or looking for work.

SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980.

The increase in the female labor force has not occurred at a uniform level throughout the last three decades. The rate of growth in the total number of women in the labor force accelerated during every decade from the 1950s to the 1970s. Between 1950 and 1960, the increase in the female labor force was 26%; for the first nine years of the 1970s, the growth was 38%.

During these same years, the United States economy has had to accommodate the emergence of two unusually large groups of workers: (1) the increasing numbers of married women choosing to work outside the home and (2) the massive numbers of baby boom generation workers—both men and women—who began to enter the labor force in the late 1960s. Thus, the mounting size of the female labor force has been due to both population increases and a changing propensity of women to work outside the home.

Table 1.

Labor Force Status of Women and Men, 1950 and 1979

	Women (In 1,000s)	Men (In 1,000s)
1950		
Noninstitutional population, 16 years and over	54,293	52,352
Total labor force (including Armed Forces)	18,412	45,446
Civilian labor force	18,389	43,819
Employed	17,340	41,578
Unemployed	1,049	2,239
1979		
Noninstitutional population, 16 years and over	85,223	78,397
Total labor force (including Armed Forces)	43,531	61,466
Civilian labor force	43,391	59,517
Employed	40,446	56,499
Unemployed	2,945	3,018

SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980.

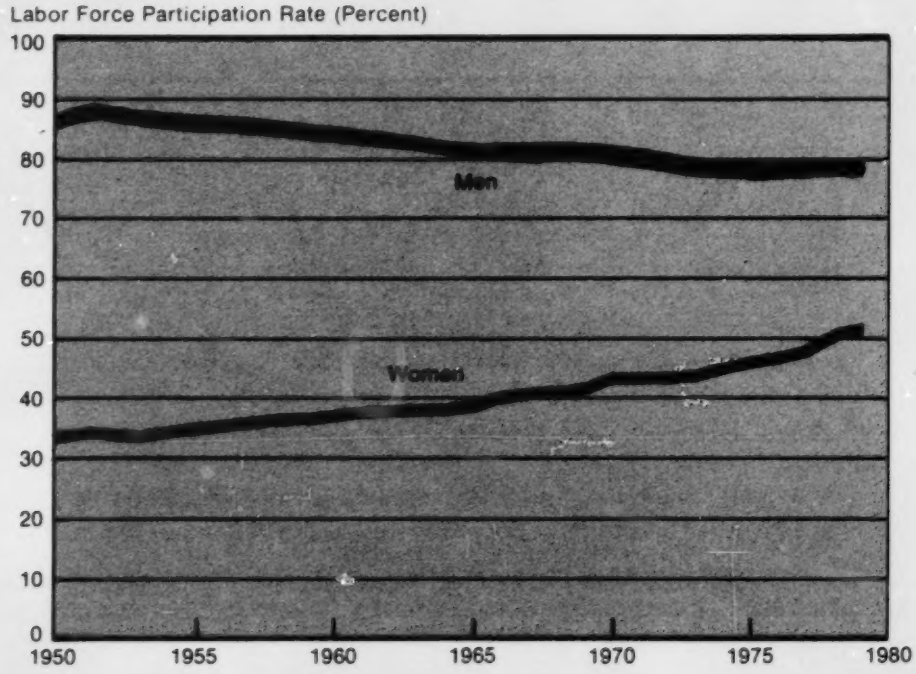
2. Over one-half of all women 16 years of age and older were in the labor force in 1979, compared to one-third in 1950.

Of all adult women in the population, the proportion participating in the labor force has grown steadily since 1950. At the same time, the labor force participation rate for men edged downward, as seen in Figure 2.

Some of the reasons which have been cited for the decline in labor force participation among men—earlier retirement, longer education—may apply to men and women alike. However, the female labor force continued to grow because much larger numbers of women have been attracted to it than have left due to earlier retirement or childbearing responsibilities or than have stayed away due to longer educational experiences. In fact, a milestone was reached in 1978 when, for the first time, more women were in the labor force than not.

Figure 2.

Total Labor Force Participation Rates of Women and Men, 1950-1979



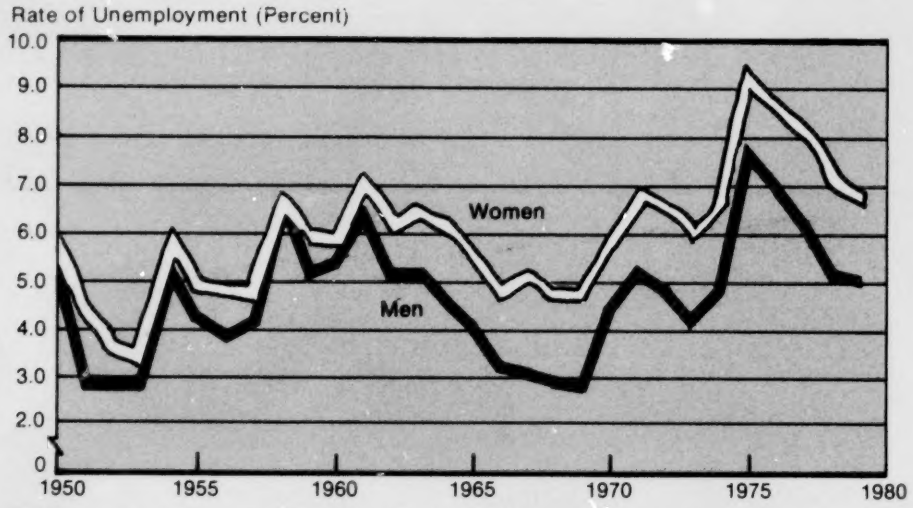
SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980.

3. Not all of the 25 million women added to the labor force since 1950 have found jobs: the number unemployed nearly tripled from 1.05 million in 1950 to 2.95 million in 1979.

Of the six million unemployed Americans in 1979, about one-half were women, a figure that was closer to one-third in 1950. Unemployment rates for women traditionally have been higher than those for men and the gap between the two sexes appears to be widening. The unemployment rate for women increased from 0.6 percentage points above the rate for men in 1950 to 1.7 percentage points above the men's rate in 1979.

Figure 3.

Unemployment Rates of Men and Women, 1950-1979 (annual averages)



SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980.

4. Labor force participation rates of women will continue to rise through the next decade but probably not as quickly as in the past.

Will the increasing attachment of women to the labor force continue to escalate through the 1980s? Some experts feel that the dramatic rate of change is now behind us and that the next ten years' increases in labor force participation of women will not be as great as in the past.

One study concludes, nonetheless, that "there seems little doubt that there will be a large increase (in working mothers with young children) and, with it, a large increase in the number of young children with working

mothers."[5] A continued gain in the numbers of women in their prime childbearing years, a possible leveling off or slight increase in fertility rates, and a growing acceptability of combined parent and work roles for women are cited as reasons for future growth in working mothers with young children.

Table 2.

Labor Force Participation Rates of Women, Aged 16-54, March 1977 and Projections to 1990

	March 1977	Projected 1990
Never married	61.2	68.8
Married, spouse present	54.0	66.7
No children under 18	65.3	73.9
Children 6-17 only	56.6	70.1
Children under 6	39.3	55.3
Other, ever-married	70.9	75.0
No children under 18	76.8	81.9
Children 6-17 only	72.6	73 8
Children under 6	54.9	63.4
Total, 16-54 years old	58.0	68.3

SOURCE: Ralph E. Smith, *Women in the Labor Force in 1990*, Washington, DC: The Urban Institute, 1979, with permission of the copyright.

[5]Ralph E. Smith, *Women in the Labor Force in 1990*, Washington, DC: The Urban Institute, 1979.

THEIR CHARACTERISTICS

Earlier in the twentieth century, the stereotypical working woman was portrayed as being young, single and poor. The following section illustrates how the dramatic transformation in the women's work force is not only one of size but one of character. Labor force increases have cut across all ages, marital and parental statuses, incomes and educational levels. This section of *DataTrack* emphasizes the diversity of women working outside their homes today.

1. Increases in the labor force participation of women have cut across all age groups between 16 and 64, but the extent and timing of the increases have varied according to age.

Middle aged women whose children were grown were the first to break with traditional family patterns and enter the work force in significant numbers during World War II. The work force influx of women beyond the usual childbearing ages continued into the 1950s. The 1960 labor force participation rate of women ages 45 to 54 was nearly 12 percentage points greater than in 1950, compared to only a 0.1% increase among younger women in their early twenties.

A very different pattern emerged in the 1960s as major gains were made

Table 3.

Total Labor Force Participation of Women by Age, 1950-1979

	Labor Force Participation Rate				Number in Labor Force (in 1,000s)
	1950	1960	1970	1979	1979
16-19 years	41.0	39.4	44.0	54.6	4,504
20-24	46.1	46.2	57.8	69.3	7,100
25-34	34.0	36.0	45.0	63.9	11,208
35-44	39.1	43.5	51.1	63.6	8,134
45-54	38.0	49.8	54.4	58.4	6,861
55-64	27.0	37.2	43.0	41.9	4,579
65 years & older	9.7	10.8	9.7	8.3	1,145

SOURCE: U.S. Department of Labor, *Employment and Training Report of the President*, 1979; U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980; U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 58.

among women in their twenties and early thirties. Trends toward postponement of marriage and childbearing, smaller families and the growing tendency of mothers to remain in the labor force after having a child or to return to work before the child begins school were reflected in the notable increases in labor force participation rates of women ages 20 to 34.

The largest increases by women of any age group took place for those ages 25 to 34 during the 1970s. This group's labor force participation rate showed a spectacular rise of nearly 19 percentage points, from 45% in 1970 to 63.9% in 1979.

The working patterns of women traditionally have been influenced by life events such as marriage and childbirth—events that are correlated with age. The noticeable differences in labor force participation among women of various ages in 1950 (in Table 3) were not as pronounced in 1979.

Nonetheless, with 7 of every 10 women in their early twenties in the labor force in 1979, this younger age group continued to have the highest labor force participation rate in 1979 as in earlier years. In addition, women over 55 years of age, always the least likely to be in the labor force, have begun to experience an even lower level of work activity. This trend, similar to that of men, reflects the increased propensity for earlier retirement exhibited throughout the past few decades.

2. Educational attainment of all workers rose between 1957 and 1977: less than 1 in 5 men and women in the labor force had completed at least 1 year of college in 1957, whereas 1 in 3 had some college training in 1977.

Female workers in 1957 were better educated than male workers but by 1977 both men and women had completed the same median number of years of schooling. However, more men than women were at the lower and upper ends of the educational attainment scale in both years. A slightly higher proportion of men than women had college degrees but also more men had not completed high school.

Formal schooling and labor force participation are directly related. Women with a college degree are twice as likely to be in the labor force as women without a high school diploma—66% and 32% respectively in 1978. For men, the direct influence of formal schooling is not as strong. Of all men with four or more years of college, 90% were in the labor force in 1978 compared to 63% of those with less than 12 years of schooling.

Table 4.

Highest Educational Attainment of Civilian Labor Force,* 1957 and 1977

	1957		1977	
	Women %	Men %	Women %	Men %
Less than 4 years high school	44.9	54.6	21.3	25.8
4 years high school	37.3	27.2	46.6	37.7
1-3 years college	9.3	8.5	17.1	17.1
4 years college or more	8.4	9.6	15.1	19.4
Total	100.0	100.0	100.0	100.0
Median number of school years completed	12.1	11.3	12.6	12.6

NOTE: Percentages may not add to 100% due to rounding.

*Ages 18 to 64 only.

SOURCE: U.S. Bureau of Labor Statistics, "Educational Attainment of Workers, March 1977," *Special Labor Force Report*, No. 209.

3. The greatest single source of change in the labor force over the last three decades was due to the influx of married women,[6] as their numbers almost tripled from over 8.5 million to about 24 million.

Married women have accounted for 61% of the total female labor force expansion since 1950. In 1950, 1 of every 5 married women participated in the work force. By 1979, that proportion had risen to almost 1 of every 2 married women.

Historically, the labor force activity of divorced women and women who never married has remained higher than that of married women. In 1979, 3 of every 4 divorced women were in the labor force.

Married couples in which both husband and wife are employed outnumber those in which only the husband is in the work force. Both partners were wage earners in 51% of married-couple families during 1978, while the husband was the lone breadwinner in 26% of such families. The figures were somewhat closer in 1969 when husbands and wives both worked in 46% of married-couple families, compared to 34% in which only the husband reported earnings.

[6]Throughout this report, the term "married" women refers to those who live with their spouse; the term "separated" to those either permanently or temporarily living apart from their husband.

Table 5.

Women in the Civilian Labor Force by Marital Status, 1950-1979*

	Labor Force Participation Rate				Number of Women in Labor Force (in 1,000s)	% of Female Labor Force
	1950	1960	1970	1979	1979	1979
Never married	46.3	44.1	53.0	62.7	11,006	25.6
Married, husband present	21.6	30.5	40.8	49.4	23,832	55.5
Separated	46.6	51.8	52.1	58.8	1,808	4.2
Widowed	32.6	29.8	26.4	22.6	2,358	5.5
Divorced		71.6	71.5	74.0	3,967	9.2
Total	28.3	34.5	42.6	50.7	42,971	100.0

*Data from March Current Population Surveys, U.S. Bureau of the Census.

SOURCE: U.S. Department of Labor, *Employment and Training Report of the President, 1979*; *Beverly L. Johnson*, "Marital and Family Characteristics of the Labor Force, March 1979," *Monthly Labor Review*, April 1980; Robert W. Bednarzik and Deborah P. Klein, "Labor Force Trends: A Synthesis and Analysis and a Bibliography," *Monthly Labor Review*, October 1977.

4. In 1979, over one-third of the female labor force were single, divorced, widowed or separated with no children under the age of 18.

Marital status and presence of children are two key factors often used to analyze the involvement of women in the work force. Table 6 (page 16) shows that the largest category of women in the labor force in 1979 — about 15.4 million — included those on their own, with no husband or children under 18 years of age. The second largest group, of over 12.8 million women, was married and had children.

Married women who either were childless or whose children were grown made up one-quarter of the women's labor force. Even though women who maintained families on their own were the smallest proportion of the labor force in 1979 (8.7%), they experienced the highest level of labor market activity: 65.7% were in the labor force.

Table 6.

Labor Force Participation of Women by Marital Status and Presence of Children, 1979

	1979		
	Number in Labor Force (in 1,000s)	% Distribution	Labor Force Participation Rate
Single, divorced, widowed, separated, no children under 18	15,382	35.8	50.1
Single, divorced, widowed, separated, with children under 18	3,758	8.7	65.7
Married, husband present, no children under 18	10,974	25.5	46.7
Married, husband present, with children under 18	12,858	29.9	51.9
Total	42,971	100.0	50.7

NOTE: Figures may not add to totals due to rounding.

SOURCE: Beverly L. Johnson, "Marital and family characteristics of the labor force, March 1979," *Monthly Labor Review*, April 1980.

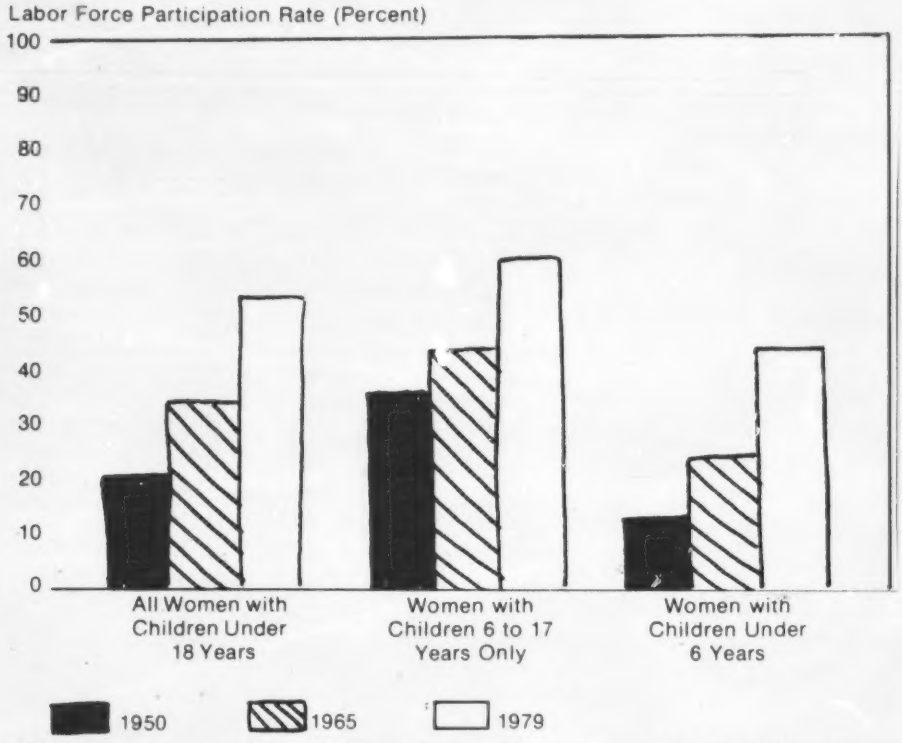
5. The proportion of mothers in the labor force with pre-school age children has tripled in the last 30 years.

The presence of very young children is no longer as great a deterrent to mothers participating in the work force as in the past. Inflation, Federal income tax credit for child care expenses, stronger career attachment, high divorce rates and other factors contribute to more than half of all women with children under 18 years deciding to return to work or to seek work for the first time.

The number of children with working mothers showed an unprecedented rise of over 4 million between 1970 and 1978. This occurred despite the actual decline of 6 million children in the U.S. population during the same period, due to lower birth rates. Of the 29.7 million children under the age of 18 who had mothers in the labor force in 1978, 1 of every 5 were in one-parent families, compared to about 1 of every 7 in 1970.

Figure 4.

Labor Force Participation Rates of Mothers by Age of Child, 1950-1979



SOURCE: U.S. Department of Labor, Women's Bureau, *Women Workers Today;* Beverly L. Johnson, "Marital and Family Characteristics of the Labor Force, March 1979," *Monthly Labor Review,* April 1980.

6. While there is still a relationship between a woman's labor force status and her husband's income, this relationship is apparently becoming less significant over time.

Women whose husbands earn below-average incomes were more likely to be in the labor force than those having husbands with above-average earnings in 1960 and 1977. Between 1960 and 1977, however, 59% of the increase in wives in the labor force took place among women whose husbands earned above-average incomes. (See Table 7, page 18.)

Table 7.

Labor Force Participation of Wives by Husband's Income Position, 1960 and 1977

Husband's Income Position*	1960			1977		
	Number of Wives in Labor Force	% Distribution	Participation Rate	Number of Wives in Labor Force	% Distribution	Participation Rate
Lower	2,403	22.0	40.4	3,807	19 4	56.5
Lower middle	3,362	30.8	38.8	5,573	28.4	58.9
Upper middle	2,940	26.9	32.9	5,626	28.6	54.9
Upper	2,223	20.3	25.0	4,633	23.6	45.5
Total	10,928	100.0	33.7	19,639	100.0	53.6

*"Lower" income refers to those below the first quartile on the income scale; "lower middle," between the first and second quartiles; "upper middle," between the second and third quartiles; "upper," above the third quartile.

SOURCE: Paul Ryscavage, "More wives in the labor force have husbands with 'above-average' incomes," *Monthly Labor Review*, June 1979.

THEIR EMPLOYMENT PATTERNS

The labor force attachment of women can be examined in three dimensions—whether their work experience is: (1) year-round or seasonal; (2) full-time (35 hours a week or more) or part-time; and (3) continuous from the end of schooling to retirement or intermittent. The extent of the increase in women's labor force participation over the last few decades has not been matched by the extent of their deepening attachment to the labor force. However, some experts believe that "a second revolution is just underway in attachment, particularly among the women of the younger generation born after 1940 who are also revolutionizing family structure."[7]

1. The largest proportion of working women are employed in full-time jobs the year around.

Of all women employed at some time during 1978, 44% worked the entire year in full-time positions, whereas 37% had done so in 1950. The growth of these full-time, year-round workers accounted for over one-half (56%) of the increase in the total number of women with work experience since 1970.

The shift in the American economy from goods-producing industries to service industries has developed significantly more opportunities for part-time employment.[8] The expansion of women in part-time work of any duration was especially strong between 1950 and 1960 as shown in Table 8. However, the proportion of women working in part-time positions for at least 27 weeks of the year grew at a slower pace between 1960 and 1978, while the percentage working less than 27 weeks actually declined.

A woman is more likely to want a part-time job if she is married and a mother than if she is without children or unmarried. Among married women, Whites are more likely to work part-time than are Blacks, who show a higher probability of not only working full-time but of being in the labor force at all.

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[7]George Masnick and Mary Jo Bane, *The Nation's Families: 1960-1990*, Joint Center for Urban Studies of MIT and Harvard University, Cambridge, MA, 1980.

[8]Carol Leon and Robert Bednarzik, "A profile of women on part-time schedules," *Monthly Labor Review*, October 1978.

Table 8.

Work Experience of Women, 1950-1978

	Women who Worked during Year			
	1950	1960	1970	1978
Total (in 1,000s)	23,350	30,585	38,704	48,373
Year-round				
50 to 52 weeks	%	%	%	%
Full-time	36.8	36.9	40.7	43.7
Part-time	8.2	10.0	10.0	10.9
Part-year				
27 to 49 weeks				
Full-time	17.9	14.6	12.8	12.2
Part-time	5.1	6.6	7.5	8.5
1 to 26 weeks				
Full-time	18.7	16.0	14.3	12.0
Part-time	13.2	15.8	14.6	12.7
Total (%)	100.0	100.0	100.0	100.0

NOTE: Figures are not strictly comparable: 1950 and 1960 data include women 14 years and over, while those for other years include women 16 years and over.

SOURCE: U.S. Department of Labor, *Employment and Training Report of the President*, 1979; and unpublished data.

2. Men born in 1900 were expected to spend five times as many years as women in the labor force; by 1970, the ratio had dropped to under twice as many years.

On average, the length of a woman's working life swelled 250% from 6.3 years for women born in 1900 to 22.9 years for those born in 1970.[9] No data have been published by the Department of Labor beyond 1970 but the future is certain to see a continued lengthening of women's working life.

The work life expectancy of women is affected by factors such as marital and family characteristics. While the figures in Table 9 are rough guidelines for forecasting the work life of women in general, the Department of

[9]Certain precautions must be noted when using the working life tables presented in this section to predict the length of future working life. Work life expectancy figures are projections based on past or current rates of mortality and labor force participation. Like many forecasts, their predictive accuracy depends on the continuation of historical trends. Dramatic changes in the labor force participation of women—especially mothers—since 1970 are certain to cast doubt on the 1970 working life figures as reliable estimates of future work life for women.

Labor also prepares other estimates for women of different marital and family status.

Table 9.

Life and Work Expectancy at Birth, 1900-1970

	1900	1950	1960	1970
Women				
Life expectancy (in years)	50.7	71.0	73.1	74.8
Work expectancy	6.3	15.1	20.1	22.9
Nonwork expectancy	44.4	55.9	53.0	51.9
Men				
Life expectancy (in years)	48.2	65.5	66.8	67.1
Work expectancy	32.1	41.5	41.1	40.1
Nonwork expectancy	16.1	24.0	25.7	27.0
Women's worklife as a % of men's worklife	19.6	36.3	48.6	57.1

SOURCE: Howard N Fullerton, Jr., and James J. Byrne, "Length of working life for men and women, 1970," *Monthly Labor Review*, February 1976.

Among young women 20 years of age in 1970, those who were divorced, widowed or separated had the longest expected work life—42.3 years. The trend was slightly different among older women. The length of working life of single women, in all age categories 35 years and above, was consistently higher than for divorced, widowed and separated women or for married women with or without children.

Unlike most men's continuous involvement in the labor force from early adulthood to retirement, women's work experience traditionally has been interrupted—or ended—by marriage or by the birth of children. There is evidence--as documented in the rising labor force participation rates of young mothers—that younger generations of women are moving away from this "typical work cycle" toward more diverse patterns of family, work and educational commitments. A recent study of Chicago-area women concludes that there are

> . . . strong currents of change in the way women combine employment and family roles over the course of their lives . . . The former pattern of sequential involvement, first as students or employees, then in family roles (with optional return to a job in middle age) that characterize the older women in the study is disappearing as a modal life course among younger women.[10]

[10]Helena Znaniecka Lopata and Kathleen Fordham Norr, "Changing Commitments of American Women to Work and Family Roles," *Social Security Bulletin*, June 1980, Volume 43, Number 6.

THEIR JOBS

In general, women have been employed in different types of jobs and industries than have men. Also, a large majority of women workers are clustered in very few occupations, unlike men, who are more widely distributed across job categories. The following pages look at occupational distributions in 1959 and 1979 and some recent and modest changes for women in certain areas.

1. The historical difference in the occupational distribution of men and women has been vivid and remains so today.

In both 1959 and 1979, 8 of every 10 women workers were concentrated in four major occupational groupings: (1) clerical, (2) service, (3) professional and technical and (4) blue collar operatives. In comparison, 4 of every 10 male workers were grouped in these four categories in 1959, only a little less than in 1979 (47.2%).

Some subtle changes in the occupational distribution of women workers occurred over the last three decades. For example, the proportion of women in clerical positions actually increased from 29.9% of all employed women in 1959 to 35% in 1979, reflecting the general expansion of these types of white collar positions during this time period. The percentage of all women workers in professional and technical jobs also grew and the proportion in operative and private household service jobs declined.

The United States Commission on Civil Rights, in a 1978 study, determined that occupational divisions by sex and race were intensifying in some instances.[11] The Commission noted that in 1960 at least 62.4% of all White women would have had to change jobs in order to have the occupational distribution similar to White men. By 1976 that proportion had increased to 66.1%. This "index of segregation" for Black women workers was 72.4% in 1960 but had decreased to 69.3% by 1976.

At a more detailed occupational category level, clustering of women also exists. The majority of women workers are employed in 20 of the 441 occupations identified by the Census Occupational Classification System. Within the professional and technical grouping in 1979, for example, the majority of women were teaching (excluding college and university level) and providing health care (excluding the higher-paying physician and dentist level).

Women workers are also more highly concentrated in certain types of industries than are men. In 1979, 64% of all women workers were employed

[11]United States Commission on Civil Rights, *Social Indicators of Equality for Minorities and Women*, August 1978.

by two major industry groups—service industries and the wholesale and retail trades—about the same proportion as in 1972. By comparison, 38% of men employed in 1979 worked in these two industries.

Table 10.

Distribution of Employed Persons by Occupation and Sex, 1959 and 1979

	Percent Distribution			
	1959		1979	
	Women	Men	Women	Men
White Collar	**54.9**	**36.8**	**64.4**	**41.2**
Professional, technical	12.1	10.5	16.1	15.1
Managerial, administrative	5.1	13.5	6.4	14.0
Sales	7.8	5.9	6.9	6.0
Clerical	29.9	6.9	35.0	6.1
Blue Collar	**16.9**	**47.0**	**14.6**	**46.3**
Craft	1.0	19.2	1.8	21.5
Operatives	15.4	19.7	11.5	17.5
Nonfarm Laborers	.5	8.1	1.3	7.3
Service	**23.5**	**6.3**	**19.8**	**8.5**
Private household	9.0	.1	2.6	*
Other service	14.4	6.2	17.2	8.5
Farm	**4.8**	**10.0**	**1.2**	**3.9**
Total (percent)	100.0	100.0	100.0	100.0
Total (in 1,000s)	21,164	43,466	40,446	56,499

*Less than .05%.

SOURCE: U.S. Department of Labor, *Employment and Training Report of the President*, 1979; U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980.

Another way of examining differences in industry employment by sex is to compare the ratio of the number of women workers to men workers. In 1972 there were 61 women for every 100 men working in all industries. Three major industries showed a higher than average ratio of female to male employees: services; finance, insurance and real estate; and wholesale and retail trades. This is due to the many clerical, sales, teaching and health services positions found in these particular industries. The representation of women in the "female-intensive" industries became even greater between 1972 and 1976.

2. Women's employment in traditionally male occupations—including insurance agents, brokers and underwriters—is on the rise but their representation in these job categories is still disproportionately low.

The breakthrough of women into traditionally male occupations has been modest in most cases. Several exceptions can be seen among the selected jobs in Table 11. Accountants; computer specialists; lawyers and judges; social scientists; bank officers and financial managers; insurance agents, brokers and underwriters; and stock and bond sales agents showed significant increases since 1972 in the percentage of women among their ranks. Nonetheless, the representation of women in these and many other fields is still below their representation in the work force as a whole.

Table 11.

Women in Selected Occupations, 1972 and 1979

	Women as Percent of All Workers in Occupation	
	1972	1979
Accountants	21.7	32.9
Computer specialists	16.8	26.0
Engineers	.8	2.9
Lawyers and judges	3.8	12.4
Physicians, dentists & related practitioners	9.3	11.9
Social scientists	21.3	34.5
College and university teachers	28.0	31.6
Engineering and science technicians	9.1	15.9
Bank officers and financial managers	19.0	31.6
Insurance agents, brokers, underwriters	11.6	23.8
Stock and bond sales agents	9.9	19.7
Mail carriers	6.7	10.3
Carpenters	.5	1.3
Electricians	.6	1.3
Mechanics (except auto)	1.0	1.9
Truck drivers	.6	2.1
Firefighters	.5	.4
Police and detectives	2.6	6.0
All workers	38.0	41.7

SOURCE: U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1980; U.S. Bureau of the Census, *Statistical Abstract of the United States*, 1978.

THEIR EARNINGS

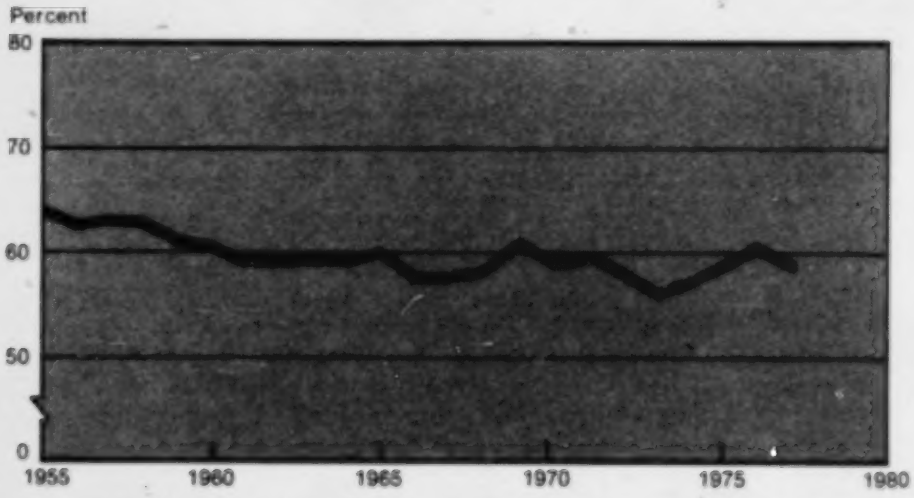
The persistent gap between men's and women's income has established wages as a prominent issue of equal rights for women. Trends in the earnings gap are analyzed from several statistical perspectives: (1) women's earnings as a percent of men's earnings, and (2) income differences in dollar amounts which are adjusted for inflation. Men's and women's disparities are also examined by age, race, occupation and education of the worker.

1. Women working in year-round, full-time jobs in 1978 earned only 60% as much as men on such schedules.

The median earnings of a year-round, full-time woman worker in 1978 was $9,641 compared to $16,062 for a man. In 1955, the median incomes for women and men on full-time schedules were $2,719 and $4,252, respectively. Figure 5 illustrates the stability of the ratio of women's earnings to men's earnings throughout the years, wavering only slightly from 63.9% in 1955 to 60% in 1978.

Figure 5.

Women's Earnings as a Percent of Men's Earnings, 1955-1978

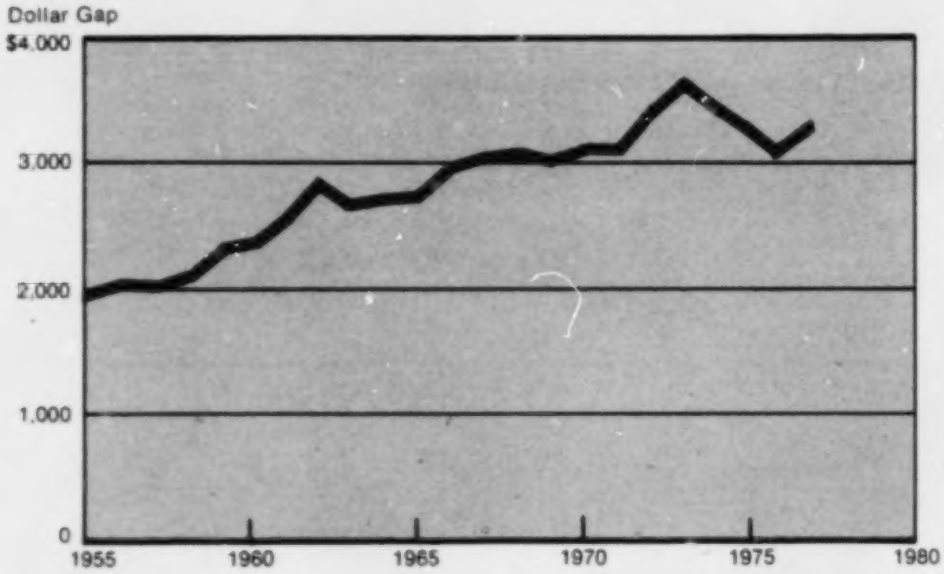


SOURCE: U.S. Department of Labor, *The Earnings Gap Between Women and Men*, 1979; U.S. Bureau of the Census, *Current Population Reports*, Series P-60, No. 123.

The earnings differential between men and women also can be described in terms of dollar amounts. As can be seen in Figure 6, the earnings gap in constant 1967 dollars is actually widening.[12] In 1955, the gap was $1,911 but by 1978 it had reached $3,288.

Figure 6.

Amount Median Earnings of Men Exceed Median Earnings of Women, 1955-1978 (in constant 1967 dollars)



SOURCE: U.S. Department of Labor, *The Earnings Gap Between Women and Men*, 1979; U.S. Bureau of the Census, *Current Population Reports*, Series P-60, No. 123.

The earnings gap between the sexes continues despite some gains in the number of women in better paying occupations. Several reasons have been cited for the persistent disparity. Women are still overrepresented in lower-level—and thus lower-paying—positions. Referred to by some as the "pink ghetto"—a reference to the prominent role of women here—these jobs provide few advancement opportunities. Also, the dramatic flood of women into the labor force means that a greater proportion of women are in entry-level positions or not far above the entry level, thus dampening the overall median income figure for women workers as a whole. Moreover, women work less overtime than do men and they have, on average, fewer years of working experience.

[12]Constant dollar income is that which is adjusted for price changes since 1967.

2. College-educated women earn less, on average, than men who have completed no more than eight years of schooling.

In general, the more education a person has, the greater that person's earning power. Full-time workers completing four years of college typically earned between $5,000-$8,000 more in 1978 than workers who had gone no further than the eighth grade in school. Women workers, however, at all levels of educational attainment earned considerably less than men with the same educational background.

Table 12.

Median Income of Year-Round Full-Time Workers by Selected Characteristics, 1978

	1978 Median Income	
	Women	Men
Educational attainment (25 years and over)		
Elementary school, 8 years	$ 7,489	$12,965
High school, 4 years	9,769	16,396
College, 4 years	12,347	20,491
Race and Spanish origin (14 years and over)		
Black	9,020	12,530
White	9,732	16,360
Spanish origin	8,331	11,943
Occupation (14 years and over)		
Professional, technical	12,647	19,729
Managers, administrators	10,689	19,633
Sales	7,644	16,839
Clerical	9,158	15,289
Craft	9,584	15,776
Operatives	8,005	13,660
Laborers	7,452	12,031
Private household	2,830	*
Other service	7,010	11,076

*Not computed because of small number of workers.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-60, No. 120.

The median income of Black women fell between that of White women and women of Spanish origin. Black women were closer to Black men in

median earnings in 1978 than White women were to White men or Hispanic women to Hispanic men.

Women in professional and technical jobs have better earnings in relationship to men than do women in other major occupational categories. The largest income gap between women and men in similar occupational groups occurs in the sales category, in which women—typically in the lower-paying, uncommissioned retail jobs—earned 45% of men's income in 1978.

3. In assessing discrimination against women in major areas of life, wages were identified most frequently by women in 1978.

No one area was cited as discriminatory to women by a majority of the public, but substantial numbers of women felt discrimination existed in obtaining promotions to managerial positions and in getting credit, loans and mortgages. Men believed discrimination to be slightly less of a problem for women in all areas in Table 13 but one: 20% felt women are discriminated against in getting into labor unions while 17% of women thought this to be true.

Table 13.

Perceived Discrimination Against Women, 1978

Women discriminated against in:	Women		Men	
	Discriminated Against %	Not So %	Discriminated Against %	Not So %
Wages	50	38	42	49
Getting promoted into managerial jobs	47	41	43	47
Getting credit, loans, mortgages	42	40	37	43
Getting skilled labor jobs	42	44	36	54
Being able to combine family and work if they need or want to	28	62	22	64
Job benefits such as pensions and health insurance	22	64	14	74
Getting into labor unions	17	41	20	55
Getting a quality education	12	64	8	88

QUESTION: ". . . Do you feel that in their (ITEM), women are discriminated against or not around here?"

SOURCE: The National Conference of Christians and Jews, *A Study of Attitudes Toward Racial and Religious Minorities and Toward Women*, conducted by Louis Harris and Associates, Inc., 1978.

4. Although more wives are working today than in the past, their earnings continue to make up about the same proportion of their family's total income.

Married women with paid work experience accounted for over one-fourth of their family's total income in 1970 and 1978. Among married women who worked year-round and full-time, their earnings represented almost $4 of every $10 of their family's income in 1978, the same share as in 1970. Eleven percent of all wives who worked in 1978 earned 50% or more of their household income.

Table 14.

Contribution of Wife's Earnings to Family Income, 1970 and 1978

Contribution to Family Income	Wives with Work Experience	
	1970 %	1978 %
Less than 5%	10.6	12.3
5.0- 9.9%	9.8	9.4
10.0-19.9%	17.1	17.2
20.0-29.9%	19.0	18.2
30.0-39.9%	18.8	18.2
40.0-49.9%	12.8	13.5
50.0-74.9%	9.4	8.7
75% or more	2.4	2.4
Median percent	26.5	26.1
Median percent for wives working year round, full-time	37.8	37.6

SOURCE: U.S. Bureau of Labor Statistics, *Special Labor Force Report*, No. 130 and unpublished data.

THEIR FINANCIAL SECURITY

One of the consequences of taking part in the paid labor force for a woman today is greater financial security. In the following pages, some of the financial planning attitudes and behavior of the public, as revealed through various opinion surveys, are discussed.

1. Significantly more women and men felt better informed about financial matters in 1978 than in 1976.

A similar proportion of men and women thought that they were "very well informed" about financial matters in 1978, 29% and 27% respectively. These figures represented dramatic increases over the results of the 1976 survey, when only 16% and 17% had such an understanding of money matters. Overall, in 1978 70% of all women felt "very" or "fairly" well informed compared to 78% of men who felt this way.

Table 15.

Self-Assessment of Knowledge About Financial Matters, 1976 and 1978

	Women		Men	
	1976 %	1978 %	1976 %	1978 %
Very well informed	17	27	16	29
Fairly well informed	49	43	58	49
Not too well informed	28	23	21	17
Not at all informed	5	8	4	4

QUESTION: "In general, how well informed are you about financial matters? Would you say you are . . . very well informed, fairly well informed, not too well informed, or not at all informed?"

SOURCE: American Council of Life Insurance.

2. Women place more importance than men on financial planning.

Somewhat more women (74%) than men (67%) in 1979 believed that it was "very important" for them to engage in financial planning techniques such as making a budget, keeping track of money spent and planning for future needs. (Refer Table 16.)

Although the importance of financial planning is recognized by a strong majority of the American people, fewer admit to reviewing their total financial situation very frequently. (See Table 17.) Nonetheless, about half of women and men alike said that they reviewed their finances "very frequently"; another 3 of every 10 did so "somewhat frequently"; the remaining 2 of every 10, "not too frequently" or "not at all frequently."

Table 16.

Importance of Engaging in Financial Planning, 1979

	1979	
	Women %	Men %
Very important	74	67
Somewhat important	16	21
Not too important	6	8
Not at all important	3	4

QUESTION: "How important is it for you to engage in financial planning, such as making a budget, keeping track of how you spend your money, and planning for future financial needs?"

SOURCE: American Council of Life Insurance.

Table 17.

Frequency of Total Financial Situation Review, 1979

	1979	
	Women %	Men %
Very frequently	51	49
Somewhat frequently	31	31
Not too frequently	14	15
Not at all frequently	4	4

QUESTION: "How frequently would you say you review your total financial situation—that is, things like what your income is, how much you are saving, how much you owe, what your goals are?"

SOURCE: American Council of Life Insurance.

3. The incidence of women's involvement in financial holdings and transactions is on the rise.

About 8 of every 10 women surveyed in 1980 had money in checking and savings accounts. The greatest increase in these holdings occurred among women with bank accounts in their own names; 28% reported having their own accounts in 1980 compared to 16% with checking and 15% with savings in 1972. Women's holdings of loans and stocks increased only slightly between 1972 and 1980, as shown in Table 18.

Table 18.

Financial Items Held by Women, 1972 and 1980

	1972		1980	
	Have %	Have In Own Name %	Have %	Have In Own Name %
Money in checking account	70	16	81	28
Money in savings account	63	15	77	28
Credit or charge card	*	*	64	27
Mortgage on home or other property	42	3	42	5
Installment credit loan	27	4	29	7
Shares of common stock	18	4	21	7
Personal loan from bank	19	2	20	4

*Not asked.

QUESTION: "Do you have (list read to respondent)? Are they in your name alone?"

SOURCE: The Roper Organization, "The 1980 Virginia Slims American Women's Opinion Poll."

4. An increasing proportion of women own some form of life insurance.

The gains in life insurance coverage were greater among married women than among all women in general. In 1976, 68% of all married women owned life insurance, up from 59% in 1960, whereas among all adult women, ownership increased from 60% to 65%. The substantial rise in the proportion of women with employee group life insurance (illustrated in Table 19) reflects the surge in the number of married women into the labor force over the last two decades. The dramatic gains among married women with group coverage also reflect the increasing availability of dependent life insurance coverage for an employee's spouse and children. Among women working full-time outside the home, 47% had primary coverage under employee group life insurance contracts. Women who maintained families on their own were more likely than other women to hold primary group life insurance in 1976.

Age is related to the incidence of life insurance ownership. Women 65 years and older and those under 25 were least likely to be covered by any type of life insurance contract, and women from 30 to 34 years of age, the most likely.

The average amount of life insurance owned by all women in 1976 was $7,680. Insured wives averaged $8,470 in coverage and, for women who maintained families, the amount was $7,210.

Table 19.

Ownership of Life Insurance by Women, 1960 and 1976

Type of life insurance	Adult Women %	Married Women, Husband Present %	Women Who Maintain Families %
All types			
1960	60	59	*
1976	65	68	64
Agent-marketed individual			
1960	54	55	*
1976	50	52	49
Employee group			
1960	11	10	*
1976	21	24	21
Credit			
1960	1	1	*
1976	5	5	9

*Not available.

SOURCE: American Council of Life Insurance and Life Insurance Marketing and Research Association, *A Profile of Life Insurance Ownership in the United States*, 1978.

5. Nine of every 10 persons surveyed in 1976 and 1978 thought ownership of life insurance to be very important for a woman who is the sole support of her family.

The public's perception of the importance of life insurance for women in different situations varies. Insurance on the life of a woman who is a full-time homemaker and who has no children at home is felt to be less of a priority than for other women. However, no less than 70% of the public believes life insurance to be "very" or "somewhat important" for women in all situations listed in Table 20.

The attitudes of women and men on this issue were quite similar in all but two instances. More women in 1978 (58%) than men (48%) thought it was "very important" for a single career woman over 50 years of age to have life insurance. Also, a greater percentage of women (54%) than men (46%) felt life insurance was "very important" for a retired woman living with her retired husband.

Table 20.

Importance of Life Insurance for Women in Different Situations, 1976 and 1978

	Very Important		Somewhat Important		Of Little Or No Importance	
	1976 %	1978 %	1976 %	1978 %	1976 %	1978 %
A woman who is the sole support of her family	91	89	7	8	1	3
A single career woman over 50 years old	58	53	27	28	15	19
A single career woman under 30 years old	52	44	32	34	17	22
A woman who contributes to the family income, but is not the main breadwinner	43	38	49	51	8	10
A retired woman living with her retired husband	*	50	*	34	*	15
A woman who works full-time with a husband who works full-time and no children	*	35	*	43	*	21
A woman who is a full-time homemaker with children under 18	47	47	42	40	12	13
A woman who is a full-time homemaker with no children at home	29	27	45	44	26	28

*Not asked that year.

QUESTION: "Here is a list of women in different situations. For each type listed, please tell me whether it is very important for her to carry life insurance, somewhat important, or of little or no importance."

SOURCE: American Council of Life Insurance.

6. Nearly 5 of every 10 women working full-time in 1976 were covered by retirement plans, compared to 6 in 10 men.

Coverage under pension plans was significantly lower among part-time than full-time employees—both men and women. Most workers with retirement programs were under employer-sponsored plans.

Table 21.

Employees with Retirement Plans, 1976

Retirement plan sponsored by:	Employed Full-Time		Employed Part-Time	
	Women %	Men* %	Women %	Men %
Employer	42	46	8	13
Union	4	11	1	3
Self	1	3	1	1
Don't know	1	1	-	1
Total with retirement plans	48	59	10	18

*Includes some persons having two or more plans with different sponsors.

SOURCE: American Council of Life Insurance and Life Insurance Marketing and Research Association, *A Profile of Life Insurance Ownership in the United States*, 1978.

Women were less likely than men to have taken part in union or privately-funded plans. A woman working in a full-time job in 1976 was more likely to be part of a pension plan:

- If she were maintaining a family on her own (50%) rather than if she were not sole support of her family (48%);
- If she were between the ages of 30 to 34 (61%) or 45 to 54 (59%) rather than under 25 years of age (30%);
- If she held a professional or technical job (65%) or managerial/administrative job (57%) rather than a sales or clerical (52%), operative (48%) or service job (25%);
- If she were employed in public administration (75%), professional services industries (58%), manufacturing (52%), or insurance/finance/real estate industries (49%) rather than in retail or wholesale trades (29%);
- If she were employed by large businesses with 1,000 workers or more (68%) rather than in small firms with under 10 employees (13%) or with 10 to 24 employees (28%).

ATTITUDES TOWARD WORK AND FAMILY

The past thirty years have witnessed sweeping changes in women's involvement in the work force despite the fact that shifts in traditional attitudes toward women working have not followed at the same pace. Younger generations, however, show greater receptivity to women's work roles than do older generations—an indication, perhaps, of more widespread acceptance in the years to come. This section of the report also looks at the public's attitudes toward work and family commitments and how these commitments, for some workers, can result in points of personal and family conflict.

1. There appears to be growth in public approval of a married woman earning money but traditional attitudes toward her primary roles as homemaker and mother are still strong.

In a 1978 survey, 72% of the public approved of a "married woman earning money in business or industry if she has a husband capable of supporting her," an increase from 64% in 1972.

Table 22.

Approval of Married Women Earning Money, 1972 and 1978

	1972 %	1978 %
Approve	64	72
Disapprove	34	26
Don't know/no answer	2	2

QUESTION: "Do you approve or disapprove of a married woman earning money in business or industry if she has a husband capable of supporting her?"

SOURCE: Davis, James Allan. *General Social Surveys, 1972-1978: Cumulative Data* (machine-readable data file). Principal Investigator, James A. Davis; Associate Study Director, Tom W. Smith; Research Assistant, C. Bruce Stephenson. Chicago: National Opinion Research Center, (producer), 1978. New Haven, Conn.: Roper Public Opinion Research Center, Yale University (distributor).

Americans, however, are somewhat reluctant to give up their traditional views toward women as primarily homemakers and mothers. Five of every 10 women and men alike agreed in 1978 "if a woman has children, she shouldn't go to work until they are grown unless it's an economic necessity," down slightly from 56% in 1973. About 3 in 10 women and fewer men disagreed. (See Table 23.) Younger people were more eager to accept the idea of mothers working outside the home but at no age did that acceptance constitute a majority opinion in 1978.

Table 23.

"If a Woman has Children, She Shouldn't Go to Work Until They are Grown, Unless it's an Economic Necessity."

	1973		1978	
	Women %	Men %	Women %	Men %
Agree	56	56	50	50
Disagree	26	21	29	25
No strong opinion	18	23	19	22

SOURCE: Amercian Council of Life Insurance.

Support of the traditional role of women was also found in a 1977 survey.[13] Nearly 65% of the public agreed "it is much better for everyone involved if the man is the achiever outside the home and the woman takes care of the home and family."

2. A happy family life was still the most important life goal for most persons in 1978 but there are indications that commitments to work are gaining in importance.

The proportion of women choosing "a happy family life" as their most important life goal declined from 84% in 1973 to 77% in 1978. The importance of this goal for men also dropped but not as significantly. Both men and women identified a fulfilling career as being more important in

Table 24.

Most Important Life Goal of Women and Men, 1973 and 1978

	Women		Men	
	1973 %	1978 %	1973 %	1978 %
A happy family life	84	77	75	71
A fulfilling career	3	5	6	8
The opportunity to develop as an individual	11	12	13	13
Making a lot of money	1	4	5	5

QUESTION: "Would you please tell me which of the choices listed on this card is most important to you? Which is second in importance? Which comes next? Which is the least important?"

SOURCE: American Council of Life Insurance.

[13]Refer to Table 22 for source of data.

1978 than five years earlier. "Making a lot of money," while still relatively unimportant for most people, was the primary life goal for 4% of women in 1978, up from 1% in 1973.

The increasing significance of work and its rewards is also evident in Table 25 which shows the results of a survey question: "If you were to get enough money to live as comfortably as you'd like for the rest of your life, would you continue to work?" In 1977, 66% of employed women indicated they would continue to work: this represented a 10 percentage point increase over the proportion reporting such strong work commitment just four years earlier. Proportionately more men than women expressed the desire to continue working even if they had enough money to live comfortably but the differences between men's and women's attitudes are narrowing. The increase in work commitment among men, however, was not as great as the increase among women.

Table 25.

Work Commitment by Sex of Worker, 1973 and 1977

	1973 %	1977 %
Women		
Would work	55.9	66.3
Would not work	44.1	33.7
Total	100.0	100.0
Men		
Would work	71.8	75.1
Would not work	28.2	24.9
Total	100.0	100.0

QUESTION: "If you were to get enough money to live as comfortably as you'd like for the rest of your life, would you continue to work?"

SOURCE: Robert P. Quinn and Graham L. Staines, 1972-1973 and 1977 Quality of Employment Survey, Survey Research Center, Institute for Social Research, The University of Michigan, unpublished data.

3. The rewards and costs of employment have produced conflicts between some workers' family lives and work lives.

Getting paid and having a sense of achievement were the most rewarding aspects of working, according to men and women surveyed in 1978. Men identified these two benefits more often than did women. Enjoying work and providing for their families also were more important rewards for men than for women. A greater proportion of women, on the other hand,

believed that the social rewards of working were a top attraction to employment. Women were also more apt to think that working was a good way to occupy time, prevent boredom and become self-sufficient.

Table 26.

Most Rewarding Aspects of Working, 1978

	Women %*	Men %*
Getting paid	26	32
Sense of achievement/satisfaction	20	33
Social intercourse	14	8
Enjoyment	7	13
Providing for family	7	12
Occupies time/prevents boredom	7	4
Being self-sufficient	7	5
Seeing finished product	1	2
Retirement	2	2
Learning experience	2	3
Financial security	1	3
Saving	**	1
Climbing the ladder of success	1	2
Morally rewarding	1	1
Challenging	1	1
Recognition	1	2
Other	8	11
Don't work for money***	20	2
None	**	1

*Includes multiple responses
**Less than 1%
***Virtually all respondents here were retired, student, full-time homemaker, or unemployed.

QUESTION: "People work for a variety of reasons. Thinking about yourself, what aspects of working do you find most rewarding?"

SOURCE: American Council of Life Insurance.

The lack of leisure time was the primary employment-related problem among many working women in 1978.[14] Some of the top concerns of women in clerical, sales, service and blue-collar jobs were slightly different than those of women in professional, managerial and technical jobs. Inadequate pay, insufficient job training and boring work were more salient issues among clerical, sales, service and blue-collar workers. In addition, these women were more likely to want to quit their jobs if they were financially able. Professional, managerial and technical job holders were more likely to point to the need of time for themselves, the need for more help at home, physical tiredness, the need for child care, and sex discrimination as problem areas.

Table 27.

Perceptions of Employed Women of Problems Related to Employment, 1978

	Women in Clerical, Sales, Service and Blue Collar Jobs %	Women in Professional, Managerial and Technical Jobs %
No time for leisure	50	55
Would like more help at home	47	51
Job doesn't pay enough	55	47
Burden of the job combined with the family	45	47
No chance to train for a better job	46	26
No time to continue my education	40	40
Would like to quit work but can't afford to	40	26
Job is boring	40	19
Job is physically tiring	29	37
Need child care*	29	36
Discrimination because of sex	25	30

*Data include only those with children.

SOURCE: National Commission on Working Women, *National Survey of Working Women*, June 1979.

[14]The National Commission on Working Women undertook an exploratory survey in 1978 of the concerns of working women. The survey—not representative of the American population—focused on the opinions of 150,000 readers of women's magazines and trade publications.

About 1 of every 3 employed men and women alike reported conflict between their responsibilities at work and their responsibilities at home ("work-family conflict").[15] Parents—especially those with young children—were more likely to report conflict than childless workers. More employed wives with preschool-age children expressed some or a lot of problems than any other group. Although a slightly greater percentage of women who alone raise families with young children reported a high degree of conflict, the majority of these women indicated fairly low levels of conflict or no work-family interference at all.

Men and women identified different types of work and family conflicts. Men were more apt to point to excessive work time as a key problem area. Women more often reported scheduling problems, physical fatigue and psychological stress.

Other studies suggest that even though there is some evidence of greater sharing of home and parenting responsibilities among working couples, women still carry out the bulk of these duties. Physical and psychological stress may be consequences of these dual responsibilities.

Table 28.

Frequency of Work-Family Conflict, 1977

	Not at All %	Not Too Much %	Some-what %	A Lot %
All employed husbands	26	40	24	10
With wife employed	27	42	21	11
All employed wives	23	41	27	11
With husband employed	23	39	28	10
Youngest child 0-5 years	12	40	36	12
Youngest child 6-17 years	16	44	31	9
All employed women who maintain families	17	58	14	11
Youngest child 0-5 years	19	56	9	16
Youngest child 6-17 years	16	60	18	7
Total	24	41	24	10

SOURCE: Joseph H. Pleck, Graham L. Staines, and Linda Lang, "Conflicts between work and family life," *Monthly Labor Review*, March 1980.

[15]Data are from a study conducted in 1977 for the U.S. Department of Labor by the University of Michigan's Survey Research Center.

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QUESTIONS AND IMPLICATIONS FOR LIFE AND HEALTH INSURANCE COMPANIES

A trend of such magnitude and persistence as the growth in the women's labor force by 25 million since 1950 necessarily imposes pressures and changes on the home, the workplace and the society. The life and health insurance businesses, as others, must continue to assess the implications of this "revolution" on their products and processes.

MARKETS

The increasing fluidity of women's life styles contradicts the notion of a "typical" female life and health insurance consumer. Sales approaches that emphasize the stereotypical roles of women and men are becoming less relevant—and perhaps even offensive—to women in all walks of life. Diversity of living styles implies a variety of reasons for purchasing financial products. Women who are the sole support of their families may have different long term investment and income replacement needs than women who are part of two-paycheck families. Blue collar working women may perceive their financial protection needs differently than do women with white collar jobs. Further research on various segments of the women's market will help in providing policies and services that better relate to the variety of women's lifestyles and financial requisites.

Clearly, working women have a need for life insurance to guarantee their contribution to the family's income. Thus, the growing number of women in the labor force can expand certain opportunities or create new markets for life and health insurance products. For example, the income of a married woman can often propel a family which already has an above-average income into the higher income brackets. Newly affluent families, already accustomed to living well, may find even more disposable money available. However, the sudden movement of families into the so-called "upscale" income levels presents a special challenge for companies and agents to educate families on their changing insurance needs and adequate future financial planning efforts. Products with tax advantages and investment appeal would be of special interest to men and women who are part of such two-paycheck couples. Also, the rising number of women who participate in group life insurance plans as employees or dependents is quite important.

Women are no exception to the trend that the public is becoming better educated and more informed than ever about financial matters. As women become more involved in economic decisions on the job and at home, their interest in gaining more explicit information about financial products will

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undoubtedly grow. How can current communications and consumer education programs be more responsive to the information needs of today's consumers? Will more sophisticated and affluent consumers continue to demand more innovative products and services?

THE AGENCY FORCE

Women have been moving slowly into the traditionally male sales force. According to Equal Employment Opportunity Commission reports, 8.4% of the life insurance industry's sales force in 1978 were women compared to 3.4% in 1970. Companies could take even greater advantage of women's continued interest in paid work by stepping up recruiting efforts for women. In addition, communications to the field force might include more data—such as those found in this report—about the growing number of women who work outside the home.

CONSUMER ATTITUDES

In traditional one-earner families, the man assumed the role of providing financial security for his wife and children in various ways, including the ownership of life insurance. How are attitudes toward family financial responsibility altered with changing perceptions of men's and women's roles? As more married women work on a continuing basis and take on greater financial independence, will men's perceptions of their own financial responsibilities—and their need for life insurance—be altered? Will women's opinions of their need for financial security products be changed by their greater involvement in the labor market as well as the growing realities of divorce?

PRODUCTS AND SERVICES

Various State and Federal investigations and legal actions have drawn public attention to charges of sex discrimination in insurance products. Inequities in women's and men's premium rates, in funding requirements and benefits have been alleged, particularly with regard to disability insurance, health insurance and private pensions. The fairness of one basic pricing tool—risk classification by sex—is being brought into question. Among some segments of the public, this often appears to be an emotionally charged issue. It is not yet clear that Federal legislation currently pending on unisex rates will pass. If it should, one consequence will be that unisex pricing and benefits may mean greater costs to women for some products as well as some cutbacks in the availability of some coverages for men and women. Would such consequences be acceptable to consumers?

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MANAGEMENT ISSUES

Work and family life traditionally have been viewed as separate worlds in industrialized American society. In the pursuit of success, the demands of work have often taken precedence over family concerns for many employees. Trying to meet job and home obligations simultaneously can be especially stressful when both parents are employed or when there is no household companion to share home responsibilities. Parents may turn increasingly to their employers for help in relieving the pressures of work-family conflicts. The provision of child care services or allowances, alternative work schedules, part-time job arrangements, child care leave, counseling and other benefits could become critical personnel and management issues during the 1980s. Trade union specialists expect more women to demand these family-related work benefits in collective bargaining forums.

Generally, benefit packages are designed for the traditional male breadwinner family form. As more workers break from this stereotype, the demand for greater individual choice in benefit options will become stronger. For example, workers not needing health insurance (because they are covered under their spouse's plan) could increase other benefits such as life insurance coverage or compensate in cash or vacation time. More work needs to be done in straightening out the administrative problems inherent in the individualized benefit plans.

Transfer offers to employees often force difficult decisions for spouses with jobs. Companies might wish to reassess management policies which could impact negatively on working couples and offer job placement or other services to ease the strain. Businesses might also consider programs such as special recruitment of couples and career counseling to attract and retain talented workers.

Several sex discrimination issues are sure to remain in the forefront in the years ahead—particularly wage discrimination and sexual harassment in the work place, which are both illegal. Also, key concerns in female-intensive industries as women strive for more meaningful work, will be the structuring of career ladders and better pay for clerical workers.